

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Paul D. Pratt
Pamela G. Pratt
Debtor(s)

Bankruptcy Case No.: 19-20173-CMB
Related to Doc. No. 35
Chapter: 13
Docket No.: 36 – 35

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 24th of February, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 4/11/22.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/26/22 at 11:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videoehr.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **4/11/22**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Parties

In re:
Paul D. Pratt
Pamela G. Pratt
Debtors

Case No. 19-20173-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 24, 2022

User: auto
Form ID: 408v

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul D. Pratt, Pamela G. Pratt, 216 Grant Street, Greensburg, PA 15601-1937
15009670	+ Arvest Bank, c/o Sharon L. Stolte, 4600 Madison Ave., Ste. 1000, Kansas City, MO 64112-3042

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 24 2022 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14978173	Email/Text: bankruptcy@arvest.com	Feb 24 2022 23:36:00	Arvest Bank, Attn: Bankruptcy, Po Box 11110, Fort Smith, AR 72917
14978172	Email/Text: bankruptcy@arvest.com	Feb 24 2022 23:36:00	Arvest Bank, Pox 799, Lowell, AR 72745
14978176	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978174	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:03	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14978175	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:37:11	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998332	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 23:36:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14978178	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:17	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
14978179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:19	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15017358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:18	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14978180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:19	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14978181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:36:58	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:07	Citibankna, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14978182	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Feb 24 2022 23:37:07	Citibankna, Po Box 769006, San Antonio, TX 78245-9006
14978184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:19	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14978185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 23:37:06	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14978187	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
14983409	Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14978188	+ Email/Text: mrdiscen@discover.com	Feb 24 2022 23:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14985931	+ Email/Text: dplbk@discover.com	Feb 24 2022 23:36:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15015147	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 23:36:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:37:05	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012802	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 23:36:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14979165	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 23:37:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978190	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14978189	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
14989328	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 24 2022 23:36:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14978191	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:36:53	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14978192	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 23:37:11	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
14978186		Discover Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978177	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Paul D. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Pamela G. Pratt julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7